

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on May 8, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Shahid H Paracha
3906 Tallow Tree Ct
Fairfax, VA 22033-2466

Case Number: 13-12150-BFK
Office Code: 1

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-8950

Attorney for Debtor(s) (name and address):
Daniel M. Press
Chung & Press, P.C.
6718 Whittier Ave., Suite 200
McLean, VA 22101
Telephone number: (703) 734-3800

Bankruptcy Trustee (name and address):
Janet M. Meiburger
The Meiburger Law Firm, P.C.
1493 Chain Bridge Road, Suite 201
McLean, VA 22101-5726
Telephone number: 703-556-7871

Meeting of Creditors:

Date: **June 13, 2013**

Time: **12:00 PM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
August 12, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
200 South Washington Street
Alexandria, VA 22314

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: May 9, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Alexandria. See address on front side of this notice.

— — Refer to Other Side for Important Deadlines and Notices — —

LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.

PHOTOCOPIES May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <http://vaeb.uscourts.gov/ebn/index.htm> or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Shahid H Paracha
 Debtor

Case No. 13-12150-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: behenc
 Form ID: B9A

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 Total Noticed: 41

Date Rcvd: May 09, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2013.

db
 11785076 Shahid H Paracha, 3906 Tallow Tree Ct, Fairfax, VA 22033-2466
 11785076 ASR Tax Consultants, 313 N Glebe Rd Ste 209, Arlington, VA 22203-3337
 11785073 Allied Interstate, PO Box 4000, Warrenton, VA 20188-4000
 11785075 Apple Federal FCU, PO Box 1200, Fairfax, VA 22038-1200
 11785078 Barclay's Bank of DE, PO Box 8803, Wilmington, DE 19899-8803
 11785079 Bill Me Later, PO Box 2394, Omaha, NE 68103-2394
 11785081 Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
 11785082 Citibank, PO Box 226526, Dallas, TX 75222-6526
 11785084 Cox Communications Inc., 3080 Centreville Rd, Herndon, VA 20171-3715
 11785085 E R Solutions Inc, 10750 Hammerly Blvd Ste 200, Houston, TX 77043-2317
 11785087 EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
 11785086 +Earthlink, 1375 Peachtree St NE, Atlanta, GA 30309-3100
 11785088 Fair Oaks Emergency Physicians, PO Box 10700, Westminster, CA 92685-0700
 11785089 +Fairfax Radiological Consultants, 2722 Merrilee Dr Ste 230, Fairfax, VA 22031-4416
 11785093 INOVA, 2990 Telestar Ct, Falls Church, VA 22042-1207
 11785097 Kenneth Gubin Esq, 11350 Random Hills Rd Ste 350, Fairfax, VA 22030-7430
 11785099 +Medical Transport Service, 360 Herndon Pkwy Ste 700, Herndon, VA 20170-4867
 11785100 +Medicredit, 2990 Telestar Ct, Falls Church, VA 22042-1211
 11785101 Navy Federal Credit Union, P.O. Box 3301, Merrifield, VA 22119-3305
 11785103 ++PENTAGON FEDERAL CREDIT UNION, ATTN BANKRUPTCY DEPARTMENT, P O BOX 1432, ALEXANDRIA VA, 22313-1432
 (address filed with court: Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313-1432)
 11785104 Reem Enterprises Inc, 9464 Lanham Severn Rd, Lanham, MD 20706-2642
 11785105 Reem Enterprises Inc, 3906 Tallow Tree Ct, Fairfax, VA 22033-2466
 11785106 Suntrust Bank, PO Box 79079, Baltimore, MD 21279-0079
 11785107 Surovell Isaacs Petersen & Levy, 4010 University Dr, Fairfax, VA 22030-6805
 11785109 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
 (address filed with court: Virginia Department of Taxation, PO Box 1115, Richmond, VA 23218-1115)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: dpress@chung-press.com May 10 2013 00:11:59 Daniel M. Press,
 Chung & Press, P.C., 6718 Whittier Ave., Suite 200, McLean, VA 22101
 tr EDI: BJMMEIBURGER.COM May 09 2013 23:43:00 Janet M. Meiburger, The Meiburger Law Firm, P.C.,
 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 11785072 +EDI: AFNIRECOVERY.COM May 09 2013 23:43:00 AFNI, Inc., 404 Brock Dt,
 Bloomington, IL 61701-2654
 11785074 +EDI: AMEREXPR.COM May 09 2013 23:43:00 American Express, Customer Service, Po Box 981535,
 El Paso, TX 79998-1535
 11785077 EDI: BANKAMER.COM May 09 2013 23:43:00 Bank of America, PO Box 26078,
 Greensboro, NC 27420-6078
 11785080 EDI: CAPITALONE.COM May 09 2013 23:43:00 Capital One, PO Box 5893,
 Carol Stream, IL 60197-5893
 11785083 EDI: CITICORP.COM May 09 2013 23:43:00 Citibank, PO Box 769006,
 San Antonio, TX 78245-9006
 11785085 EDI: CONVERGENT.COM May 09 2013 23:43:00 E R Solutions Inc, 10750 Hammerly Blvd Ste 200,
 Houston, TX 77043-2317
 11785092 EDI: RMSC.COM May 09 2013 23:44:00 GECRB, PO Box 965033, Orlando, FL 32896-5033
 11785091 EDI: RMSC.COM May 09 2013 23:44:00 GECRB, PO Box 103104, Roswell, GA 30076-9104
 11785090 EDI: RMSC.COM May 09 2013 23:44:00 GECRB, PO Box 103106, Roswell, GA 30076-9106
 11785094 E-mail/Text: BANKRUPTCY@INOVA.ORG May 10 2013 00:28:31 INOVA Fairfax Hospital, PO Box 37019,
 Baltimore, MD 21297-3019
 11785095 +E-mail/Text: BANKRUPTCY@INOVA.ORG May 10 2013 00:28:31 Inova Health System,
 2990 Telestar Ct, Falls Church, VA 22042-1211
 11785096 +EDI: IRS.COM May 09 2013 23:44:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 11785098 EDI: LTDFINANCIAL.COM May 09 2013 23:44:00 LTD Financial Services, 7322 Southwest Fwy,
 Houston, TX 77074-2010
 11785102 +E-mail/Text: bankruptcydepartment@ncogroup.com May 10 2013 00:45:24 NCO Financial Services,
 PO Box 15391, Wilmington, DE 19850-5391
 11785108 +EDI: AFNIVERIZONE.COM May 09 2013 23:44:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11785071 ##+7-Eleven Inc., 2711 N Haskell Ave, Dallas, TX 75204-2941

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-9

User: behenc
Form ID: B9A

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Total Noticed: 41

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***** BYPASSED RECIPIENTS (continued) *****

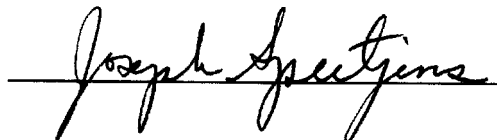
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-9

User: behenc
Form ID: B9A

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Total Noticed: 41

Date Rcvd: May 09, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2013 at the address(es) listed below:

Daniel M. Press on behalf of Debtor Shahid H Paracha dpress@chung-press.com, pressdm@gmail.com
Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com

TOTAL: 2